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**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

IN RE:

Manuel Carreiro and
Donna Carreiro

Debtors.

Case No.: 21-19777-RG
Judge Gambardella
Chapter 13

AFFIDAVIT

We, Manuel Carreiro and Donna Carreiro, the debtors, solemnly affirm the following:

1. We sought the services of a broker with the intention of refinancing in 2023.
2. Upon thorough examination of the terms, we determined that refinancing was not in our best interest
3. Subsequently, we opted out of the refinancing process.
4. Therefore, we intend to amend the current plan to ensure 100% plan payment.
5. We plan to provide that the Department of Education loans be paid outside the plan . following the conclusion of the bankruptcy proceedings
6. With these adjustments, we anticipate being able to allocate \$23,238.71 to unsecured creditors and maintain the scheduled payments of \$654.

Date: May 17, 2024
BY: /s/ Manuel Carreiro
Manuel Carreiro

Date: May 17, 2024
BY: /s/ Donna Carreiro
Donna Carreiro